

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:)
)
) CASE NO. 16-15878-amc
Sharon Atwell)
)
) JUDGE Ashely M. Chan
and)
)
Fitzroy Atwell)

Debtor.

U.S. Bank National Association, not in its individual capacity, but solely as legal title trustee for BCAT 2016-18TT NOTICE OF DEBTOR’S REQUEST FOR FORBEARANCE DUE TO THE COVID-19 PANDEMIC

Now comes Creditor U.S. Bank National Association, not in its individual capacity, but solely as legal title trustee for BCAT 2016-18TT (“Creditor”), by and through undersigned counsel, and hereby submits Notice to the Court of the Debtor’s request for mortgage payment forbearance based upon a material financial hardship caused by the COVID-19 pandemic.

The Debtor recently contacted Creditor requesting a forbearance period of 6 months and has elected to not tender mortgage payments to Creditor that would come due on the mortgage starting 04/01/2020 through 09/01/2020 Creditor holds a secured interest in real property commonly known as 6523 Girard Ave, Philadelphia, Pennsylvania 19151 as evidenced by claim number 8-1 on the Court’s claim register. Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period. If the Debtor desires to modify the length of the forbearance period or make arrangements to care for the forbearance period arrears, Creditor asks that the Debtor or Counsel for the Debtor make those requests through undersigned counsel.

Per the request, Debtor will resume Mortgage payments beginning 10/01/2020 and will be required to cure the delinquency created by the forbearance period (hereinafter “forbearance arrears”). Creditor has retained undersigned counsel to seek an agreement with Debtor regarding the cure of the forbearance arrears and submit that agreement to the Court for approval. If Debtor fails to make arrangements to fully cure the forbearance arrears, Creditor reserves its rights to seek relief from the automatic stay upon expiration of the forbearance period.

Robertson, Anschutz, Schneid & Crane LLC
Authorized Agent for Secured Creditor
10700 Abbott’s Bridge Road, Suite 170
Duluth, GA 30097
Telephone: (470) 321-7112

By: /s/Erin Elam
Erin Elam
Email: eelam@rascrane.com

CERTIFICATE OF SERVICE

I certify that a true and accurate copy of the foregoing *Notice of Debtor's Request for Forbearance* was served upon the following parties in the following fashion on this 8th day of June 2020.:

**Sharon Atwell
6523 W. Girard Avenue
Philadelphia, PA 19151**

**Fitzroy Atwell
6523 W. Girard Avenue
Philadelphia, PA 19151**

And via electronic mail to:

**RAYMOND M. KEMPINSKI
KEMPINSKI LAW
1154 S. 9th Street
Unit 1
Philadelphia, PA 19147**

**WILLIAM C. MILLER, Esq.
Chapter 13 Trustee
P.O. Box 1229
Philadelphia, PA 19105**

**United States Trustee
Office of the U.S. Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106**

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By: /s/ Erin Elam
Erin Elam
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